

## CLAIMS

What is claimed is:

1. A method for consumer recording and publicly reporting monetary commentary, the method comprising:
- communicating with a service provider at a first time to:
    - select an entity;
    - provide a monetary payment to the service provider to alter a reputation of the user-selected entity and thereby build the reputation up or down;
    - storing data related to the user-selected entity, a value of the monetary payment and the user decision to build the reputation up or down; and
  - communicating with the service provider at a second time different from the first time to:
    - select the entity;
    - retrieve stored data from the service provider related to the reputation of the user-selected entity; and
    - review the data related to the user-selected entity and the value of the monetary payment to build the reputation up or down.
2. The method of claim 1 wherein communicating with the service provider comprises communicating with the service provider via a computer network.
3. The method of claim 1 wherein communicating with the service provider comprises communicating with the service provider via a telephone network.
4. The method of claim 1 wherein the monetary payment to the service provider comprises providing the service provider with credit card information.

5. The method of claim 1 wherein the stored data related to the reputation of the user-selected entity comprises graphical data and the review of data comprises reviewing graphical data indicating the value of the monetary payment to build the reputation up or down.

6. The method of claim 1, further comprising performing statistical analysis of the stored data related to the reputation of the user-selected entity and the review of data comprises reviewing statistical data indicating the value of the monetary payment to build the reputation up or down.

7. A method for recording and publicly reporting consumer monetary commentary, the method comprising:

communicating with a service provider at a first time to:

select an entity; and

provide a monetary payment to the service provider to alter the reputation of the user-selected entity and thereby build the reputation up or down; and

storing data related to the user-selected entity, a value of the monetary payment and the user decision to build the reputation up or down.

8. The method of claim 7 wherein communicating with the service provider comprises communicating with the service provider via a telephone network.

9. The method of claim 7 wherein communicating with the service provider comprises communicating with the service provider via a computer network.

10. The method of claim 7 wherein the monetary payment to the service provider comprises providing the service provider with credit card information.

11. The method of claim 7, further comprising:  
communicating with the service provider at a second time different from  
the first time to:

select the entity;  
retrieve stored data from the service provider related to the  
reputation of the user-selected entity; and  
display the data related to the user-selected entity and the value of the  
monetary payment to build the reputation up or down.

12. A method for recording consumer monetary commentary from a  
plurality of consumers regarding an entity, comprising:

communicating with a plurality of consumers to identify an entity;  
accepting a monetary payment from each of the plurality of consumers to  
alter the reputation of the identified entity;

accepting data from each of the plurality of consumers to build the  
reputation of the identified entity up or down; and

storing data related to the identified entity, a value of the monetary  
payments and consumer decisions to build the reputation up or down.

13. The method of claim 12 wherein communicating with the plurality  
of consumers comprises communicating with the service provider via a computer  
network.

14. The method of claim 12 wherein communicating with the plurality  
of consumers comprises communicating with the service provider via a telephone  
network.

15. The method of claim 12 wherein accepting the monetary payment from at least a portion of plurality of consumers to the service provider comprises receiving credit card information from the portion of plurality of consumers.

16. The method of claim 12, further comprising:  
communicating with the service provider at a second time different from the first time to:

select the entity;  
retrieve stored data from the service provider related to the reputation of the selected entity; and  
display the data related to the selected entity and the value of the monetary payment to build the reputation of the selected entity up or down.

17. The method of claim 16 wherein the stored data related to the reputation of the identified entity comprises graphical data and the review of data comprises reviewing graphical data indicating the value of the monetary payment to build the reputation up or down.

18. The method of claim 16, further comprising performing statistical analysis of the stored data related to the reputation of the selected entity and the display of data comprises displaying statistical data indicating the value of the monetary payment to build the reputation up or down.

19. The method of claim 18 wherein the statistical analysis of the stored data comprises calculating an average monetary payment to the service provider for the selected entity and the display of data comprises displaying the average monetary payment to build the reputation up or down.

20. A system for consumer reporting on a computer network, the system comprising:

a user computer, coupled to the network and operable by the user;

a server, coupled to the network to communicate with the user computer, the user computer communicating with the server at a first time to select an entity and provide a monetary payment to a service provider operating the server to alter a reputation of the user-selected entity and thereby build the reputation up or down; and

a data structure associated with the server to store data related to the user-selected entity, a value of the monetary payment and the user decision to build the reputation up or down.

21. The system of claim 20, further comprising a communication controller to control communication between the user computer and the server via a computer network.

22. The system of claim 20, further comprising a communication controller to control communication between the user computer and the server via a public switched telephone network.

23. The system of claim 20 wherein the user computer communicates with the server at a second time different from the first time to select the entity, retrieve, from the data structure, data related to the reputation of the user-selected entity

24. The system of claim 20, further comprising a display coupled to the user computer to display retrieved from the data structure related to the user-selected entity and the value of the monetary payment to build the reputation up or down.

25. The system of claim 23 wherein the server is further configured to generate graphical data and the data structure stores data related to the reputation of the identified entity comprises the generated graphical data.

26. The system of claim 23 wherein the server is further configured to perform statistical analysis of the stored data related to the reputation of the selected entity to thereby generate statistical data and the data structure stores the generated statistical data.

27. The system of claim 26 wherein the statistical data generated by the server comprises calculating an average monetary payment to the service provider for the selected entity.